

|   |                                |                    |           |
|---|--------------------------------|--------------------|-----------|
| <b>Information to identify the case:</b>                                  |                                |                    |           |
| Debtor 1  | <b>Joseph Francis Frazzini</b> |                    |           |
|   | First Name                     | Middle Name        | Last Name |
| Debtor 2  |                                |                    |           |
| (Spouse, if filing)   | First Name                     | Middle Name        | Last Name |
| United States Bankruptcy Court<br><b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                |                    |           |
| Case number: <b>17-10772-TPA</b>  |                                |                    |           |
| Social Security number or ITIN  |                                | <b>xxx-xx-6083</b> |           |
| EIN   |                                | --_-----           |           |
| Social Security number or ITIN  |                                | -----              |           |
| EIN   |                                | --_-----           |           |
| Date case filed for chapter   |                                | <b>13 7/24/17</b>  |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:  | About Debtor 2:  |
|--|--|--|
| <b>1. Debtor's full name</b>                       | Joseph Francis Frazzini  |  |
| <b>2. All other names used in the last 8 years</b> |  |  |
| <b>3. Address</b>                                  | 6151 Redwood Drive<br>Harborcreek, PA 16421  |  |
| <b>4. Debtor's attorney</b><br>Name and address    | Daniel P. Foster<br>Foster Law Offices<br>PO Box 966<br>Meadville, PA 16335                | Contact phone 814.724.1165   |
| <b>5. Bankruptcy trustee</b><br>Name and address   | Ronda J. Winnecour<br>Suite 3250, USX Tower<br>600 Grant Street<br>Pittsburgh, PA 15219    | Contact phone 412-471-5566   |
| <b>6. Bankruptcy clerk's office</b>                | U.S. Bankruptcy Court<br>U.S. Courthouse, Room B160<br>17 South Park Row<br>Erie, PA 16501 | Hours open Monday – Friday<br>9:00 AM – 4:30 PM<br>Contact phone 814-464-9740<br>Date: 8/21/17 |

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at [www.pacer.gov](http://www.pacer.gov).  
**Photo ID/Delays:** For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

**For more information, see page 2**



**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joseph Francis Frazzini  
 Debtor

Case No. 17-10772-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dkam  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Aug 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2017.

|          |  |
|----------|--|
| db       | +Joseph Francis Frazzini, 6151 Redwood Drive, Harborcreek, PA 16421-1012                 |
| tr       | +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  |
| 14664607 | +Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312             |
| 14664608 | +Chest Diseases of Northwestern, 3580 Peach Street, Suite 103A, Erie, PA 16508-2787      |
| 14664609 | Cnac / Oh105, 12195 Detroit Avenue, Lakewood, OH 44107                                   |
| 14664610 | +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099                  |
| 14664612 | +Holiday Financial Services, 715 West 38th Street, Liberty Plaza II, Erie, PA 16508-2626 |
| 14664616 | +KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541           |
| 14664617 | +Northwood Collections, 3439 East Avenue South, La Crosse, WI 54601-7241                 |
| 14664620 | +Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001                  |
| 14664621 | +Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768                   |
| 14664623 | +Vantage Home Respiratory Services, 1305 South Main Street, Meadville, PA 16335-3036     |

|   |  |
|---|--|
| Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. |  |
| aty   | E-mail/Text: dan@mrdebtbuster.com Aug 22 2017 01:08:36 Daniel P. Foster,                     |
|   | Foster Law Offices, PO Box 966, Meadville, PA 16335  |
| smg   | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 22 2017 01:09:00 Pennsylvania Dept. of Revenue, |
|   | Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,                               |
|   | Harrisburg, PA 17128-0946  |
| ust   | +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 22 2017 01:09:06                             |
|   | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,        |
|   | Pittsburgh, PA 15222-3721  |
| 14664611  | +E-mail/Text: bankruptcy.bnc@ditech.com Aug 22 2017 01:08:52 Green Tree Servicing LLC,       |
|   | Po Box 0049, Palatine, IL 60055-0001   |
| 14664614  | +EDI: IRS.COM Aug 22 2017 01:09:00 Internal Revenue Service,                                 |
|   | Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346                  |
| 14664618  | +EDI: GMACFS.COM Aug 22 2017 01:08:00 Nuvel Credit, PO Box 380901,                           |
|   | Bloomington, MN 55438-0901   |
| 14664619  | +E-mail/Text: ebn@vativrecovery.com Aug 22 2017 01:08:51 Palisades Acquisition IX, LLC,      |
|   | Vativ Recovery Solutions LLC, PO Box 40728, Houston, TX 77240-0728                           |
| 14664622  | +E-mail/Text: dshelton@svhs.org Aug 22 2017 01:08:54 SV Consultants in Cardiology LLC,       |
|   | 2315 Myrtle Street, Suite 190, Erie, PA 16502-4604   |

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|           |  |
|-----------|--|
| 14664615* | +INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,       |
|           | PHILADELPHIA PA 19101-7346   |
|           | (address filed with court: Internal Revenue Service, Office of District Counsel, |
|           | 1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222)                           |
| 14664613* | Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230      |

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Joseph Francis Frazzini dan@mrdebtbuster.com,  
 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 3